

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kelly G Hernandez

Debtor(s)

Case No. 15-23890

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2015.
- 2) The plan was confirmed on 11/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/25/2019.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,221.00.
- 10) Amount of unsecured claims discharged without payment: \$12,602.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,061.42
Less amount refunded to debtor	\$232.50

NET RECEIPTS: \$24,828.92

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,268.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,268.35

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	3,552.00	3,552.27	3,552.27	3,552.27	0.00
CAPITAL ONE BANK USA	Unsecured	487.00	498.30	498.30	498.30	0.00
CAPITAL ONE BANK USA	Unsecured	490.00	494.75	494.75	494.75	0.00
CAPITAL ONE BANK USA	Unsecured	820.00	820.22	820.22	820.22	0.00
CAPITAL ONE BANK USA	Unsecured	996.00	980.44	980.44	980.44	0.00
CERASTES LLC	Unsecured	2,892.00	2,892.79	2,892.79	2,892.79	0.00
COMENITY BANK	Unsecured	308.00	335.48	335.48	335.48	0.00
COMENITY BANK	Unsecured	141.00	116.86	116.86	116.86	0.00
K JORDAN	Unsecured	155.00	219.76	219.76	219.76	0.00
LVNV FUNDING	Unsecured	2,094.00	2,094.31	2,094.31	2,094.31	0.00
MASSEYS	Unsecured	105.00	153.04	153.04	153.04	0.00
MERRICK BANK	Unsecured	1,690.00	1,420.64	1,420.64	1,420.64	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,016.00	1,016.74	1,016.74	1,016.74	0.00
PORANIA LLC	Unsecured	NA	2,592.82	2,592.82	2,592.82	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,318.00	1,318.09	1,318.09	1,318.09	0.00
MILES KIMBALL COMPANY	Unsecured	86.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	395.00	NA	NA	0.00	0.00
DR LEONARDS	Unsecured	114.00	NA	NA	0.00	0.00
FINGERHUT/METRIS CO	Unsecured	235.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	710.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,098.00	NA	NA	0.00	0.00
ILLINOIS COMMUNITY CREDIT	Unsecured	2,048.00	NA	NA	0.00	0.00
IL COMM CU	Unsecured	5,595.00	NA	NA	0.00	0.00
COOK CO DEPT OF REV	Unsecured	180.00	NA	NA	0.00	0.00
AMERIMARK PREMIER	Unsecured	828.00	NA	NA	0.00	0.00
CBNA	Unsecured	259.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE/ARS NATL SRVS	Unsecured	942.00	NA	NA	0.00	0.00
COMCAST/STELLAR REC	Unsecured	112.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	447.00	560.96	560.96	560.96	0.00
TD BANK USA NA	Unsecured	493.00	493.10	493.10	493.10	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,560.57	\$19,560.57	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,268.35</u>	
Disbursements to Creditors	<u>\$19,560.57</u>	
TOTAL DISBURSEMENTS :		<u>\$24,828.92</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.